

Amendments to the Claims

1-41. (canceled)

42. (new) A method comprising:

- (a) operating a deposit-accepting automated banking machine during a deposit transaction involving a customer to receive into an interior area of the machine, at least one check manually inserted through an access opening of the machine,

wherein the machine includes at least one computer,

wherein the machine is operative to communicate with a financial transaction host computer,

wherein the machine includes at least one radio frequency identification (RFID) tag reader,

wherein each respective check includes at least one RFID tag,

wherein the at least one RFID tag of each respective check includes at least one of

deposit data corresponding to an identifier of a customer banking account to which the deposit is to be credited, and

deposit data corresponding to a financial amount being deposited;

- (b) operating the machine during the deposit transaction to cause the at least one RFID tag reader to wirelessly read from each check, the at least one RFID tag;
- (c) operating the machine during the deposit transaction to output at least one customer receipt which corresponds to the deposit transaction; and
- (d) operating the machine to send to the financial transaction host computer, transaction data associated with the deposit transaction.

43. (new) The method according to claim 42 wherein (b) includes reading both deposit data corresponding to the identifier and deposit data corresponding to the financial amount.

44. (new) The method according to claim 42 wherein (c) includes outputting at least one receipt comprising an RFID tag.

45. (new) The method according to claim 44 wherein (c) includes printing the at least one receipt.

46. (new) The method according to claim 42 wherein in (b) the at least one RFID reader is located inside the machine.

47. (new) The method according to claim 42 wherein the deposit accepting machine comprises an automated merchant banking apparatus, wherein (a) includes receiving the at least one check into the automated merchant banking apparatus.

48. (new) The method according to claim 42 wherein the deposit accepting machine comprises an ATM, wherein (a) includes receiving the at least one check into the ATM.

49. (new) The method according to claim 48 wherein the ATM includes a cash dispenser, and further comprising

(e) operating the ATM to cause the cash dispenser to dispense cash from the ATM.

50. (new) The method according to claim 48 wherein (a) further includes receiving cash into the ATM.

51. (new) The method according to claim 50 wherein the ATM includes a cash dispenser, and further comprising

(e) operating the ATM to cause the cash dispenser to dispense from the ATM, cash received in (a).

52. (new) The method according to claim 42 wherein the machine includes a depository, wherein

(a) includes receiving the at least one check into the depository.

53. (new) A method comprising:

(a) operating a deposit-accepting automated banking machine during a deposit transaction involving a customer to receive into an interior area of the machine,

a deposit ticket manually inserted through an access opening of the machine, and

at least one of

at least one check, and

cash,

wherein the machine includes at least one computer,

wherein the machine is operative to communicate with a financial transaction host computer,

wherein the machine includes at least one radio frequency identification (RFID) tag reader,

wherein the deposit ticket includes at least one RFID tag,

wherein the at least one RFID tag includes at least one of

deposit data corresponding to an identifier of a customer banking account to which the deposit is to be credited, and

deposit data corresponding to a financial amount being deposited;

- (b) operating the machine during the deposit transaction to cause the at least one RFID tag reader to wirelessly read from the deposit ticket, the at least one RFID tag;
- (c) operating the machine during the deposit transaction to output at least one customer receipt which corresponds to the deposit transaction; and
- (d) operating the machine to send to the financial transaction host computer, transaction data associated with the deposit transaction.

54. (new) The method according to claim 53 wherein (b) includes reading both deposit data corresponding to the identifier and deposit data corresponding to the financial amount.

55. (new) The method according to claim 53 wherein (c) includes outputting at least one receipt comprising an RFID tag.

56. (new) The method according to claim 55 wherein (c) includes printing the at least one receipt.

57. (new) The method according to claim 53 wherein in (b) the at least one RFID reader is located inside the machine.

58. (new) The method according to claim 53 wherein the deposit accepting machine comprises an automated merchant banking apparatus, wherein (a) includes receiving the deposit ticket into the automated merchant banking apparatus.

59. (new) The method according to claim 53 wherein the deposit accepting machine comprises an ATM, wherein (a) includes receiving the deposit ticket into the ATM.

60. (new) The method according to claim 59 wherein the ATM includes a cash dispenser, and further comprising

(e) operating the ATM to cause the cash dispenser to dispense cash from the ATM.

61. (new) The method according to claim 59 wherein (a) includes receiving cash into the ATM.

62. (new) The method according to claim 61 wherein the ATM includes a cash dispenser, and further comprising

- (e) operating the ATM to cause the cash dispenser to dispense from the ATM, cash received in (a).

63. (new) The method according to claim 53 wherein the machine includes a depository, wherein (a) includes receiving the deposit ticket into the depository.

64. (new) A method comprising:

- (a) operating a deposit-accepting automated banking machine during a deposit transaction involving a customer to receive into a depository of the machine, a deposit bag manually inserted through an access opening of the machine,

wherein the deposit bag includes therein at least one of

at least one check, and

cash,

wherein the machine includes at least one computer,

wherein the machine is operative to communicate with a financial transaction host computer,

wherein the machine includes at least one radio frequency identification (RFID) tag reader,

wherein at least one RFID tag is attached to the deposit bag,

wherein the at least one RFID tag includes at least one of

deposit data corresponding to an identifier of a customer banking account to which the deposit is to be credited, and

deposit data corresponding to a financial amount being deposited;

- (b) operating the machine during the deposit transaction to cause the at least one RFID tag reader to wirelessly read the at least one RFID tag;
- (c) operating the machine during the deposit transaction to output at least one customer receipt which corresponds to the deposit transaction; and

- (d) operating the machine to send to the financial transaction host computer, transaction data associated with the deposit transaction.

65. (new) The method according to claim 64 wherein (b) includes reading both deposit data corresponding to the identifier and deposit data corresponding to the financial amount.

66. (new) The method according to claim 65 wherein (b) further includes reading deposit data corresponding to a deposit bag ID and deposit data corresponding to a depositor ID.

67. (new) The method according to claim 64 wherein (b) includes reading deposit data corresponding to at least one of a deposit bag ID and a depositor ID.

68. (new) The method according to claim 64 wherein (c) includes outputting at least one receipt comprising an RFID tag.

69. (new) The method according to claim 68 wherein (c) includes printing the at least one receipt.

70. (new) The method according to claim 64 wherein in (b) the at least one RFID reader is located inside the machine.

71. (new) The method according to claim 64 wherein the deposit accepting machine comprises an automated merchant banking apparatus, wherein (a) includes receiving the deposit bag into the automated merchant banking apparatus.

72. (new) The method according to claim 64 wherein the deposit accepting machine comprises an ATM, wherein (a) includes receiving the deposit bag into the ATM.

73. (new) The method according to claim 72 wherein the ATM includes a cash dispenser, and further comprising

(e) operating the ATM to cause the cash dispenser to dispense cash from the ATM.

74. (new) The method according to claim 72 wherein (a) includes receiving cash into the ATM.

75. (new) The method according to claim 74 wherein the ATM includes a cash dispenser, and further comprising

(e) operating the ATM to cause the cash dispenser to dispense from the ATM, cash received in (a).